

FORM PTO 1449 (modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO.	10710567 - GAU: 3687
	03292.101090.17	10/710,567
	APPLICANT	
	David Bonalle	
	FILING DATE	GROUP
	July 21, 2004	3687

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR
	1	US4443027	A1	4/17/1984	McNeely et al.	
	2	US4450535	A1	5/22/1984	de Pommery et al.	
	3	US4700055	A1	10/13/1987	Kashkashian, Jr, Arsen	
	4	US4736094	A	4/5/1988	Yoshida, Shinya	
	5	US4837422	A	6/6/1989	Dethloff et al.	
	6	US4839504	A	6/13/1989	Nakano, Harumi	
	7	US4868849	A	9/19/1989	Tamaoki, Ryokichi	
	8	US5016274	A	5/14/1991	Micali et al.	
	9	US5023908	A	6/11/1991	Weiss, Kenneth	
	10	US5025372	A	6/18/1991	Burton et al.	
	11	US5202826	A	4/13/1993	McCarthy, Patrick	
	12	US5276311	A	1/4/1994	Hennige, Hartmut	
	13	US5326964	A	7/5/1994	Risser, J Marlin	
	14	US5331138	A	7/19/1994	Saroya, Jagtar S	
	15	US5350906	A	9/27/1994	D'Hont et al.	
	16	US5365551	A	11/15/1994	Snodgrass et al.	
	17	US5397881	A	3/14/1995	Mannik, Kallis H	
	18	US5453601	A	9/26/1995	D'Hont et al.	
	19	US5461217	A	10/24/1995	Claus, David M	
	20	US5500513	A	3/19/1996	Langhans et al.	
	21	US5504808	A	4/2/1996	Schuermann, Josef	
	22	US5537314	A	7/16/1996	Kanter, Mark W	
	23	US5577120	A	11/19/1996	Penzias, Arno A	
	24	US5578808	A	11/26/1996	Taylor, Douglas C	
	25	US5585787	A	12/17/1996	Wallerstein, Robert S	
	26	US5590038	A	12/31/1996	Pitroda, Satyan G	
	27	US5594227	A	1/14/1997	Deo, Vinay	
	28	US5614703	A	3/25/1997	Martin et al.	
	29	US5641050	A	6/24/1997	Smith et al.	
	30	US5649118	A	7/15/1997	Carlisle, William Reid	
	31	US5689100	A	11/18/1997	Carrithers, David C	

EXAMINER	/Andrew Joseph Rudy/	DATE CONSIDERED	08/30/2008
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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. ~~Sheet 1 of 9~~ /AR/

FORM PTO 1449 (modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO. 03292.101090.17	APPLICATION NO. 10710567 - GAU: 3687 10/710,567
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	32	US5715399	A	2/3/1998	Bezos, Jeffrey P	
	33	US5724424	A	3/3/1998	Gifford, David K	
	34	US5734838	A	3/31/1998	Robinson et al.	
	35	US5742756	A	4/21/1998	Dillaway et al.	
	36	US5742845	A	4/21/1998	Wagner, Richard Hiers	
	37	US5768385	A	6/16/1998	Simon, Daniel R	
	38	US5770843	A	6/23/1998	Rose, Manning I	
	39	US5778069	A	7/7/1998	Thomlinson, Matthew W	
	40	US5826241	A	10/20/1998	Stein, Lee H	
	41	US5826242	A	10/20/1998	Montulli, Lou	
	42	US5826243	A	10/20/1998	Musmanno et al.	
	43	US5852812	A	12/22/1998	Reeder, Mary	
	44	US5858006	A	1/12/1999	Van der AA et al.	
	45	US5859419	A	1/12/1999	Wynn, Sol H	
	46	US5862325	A	1/19/1999	Reed et al.	
	47	US5864306	A	1/26/1999	Dwyer et al.	
	48	US5864830	A	1/26/1999	Armetta et al.	
	49	US5878138	A	3/2/1999	Yacobi, Yacov	
	50	US5878141	A	3/2/1999	Daly et al.	
	51	US5878337	A	3/2/1999	Joao et al.	
	52	US5883810	A	3/16/1999	Franklin et al.	
	53	US5884280	A	3/16/1999	Yoshioka et al.	
	54	US5897622	A	4/27/1999	Blinn et al.	
	55	US5898838	A	4/27/1999	Wagner, Richard Hiers	
	56	US5903875	A	5/11/1999	Kohara, Hiroaki	
	57	US5903880	A	5/11/1999	Biffar, Peter C	
	58	US5905908	A	5/18/1999	Wagner, Richard Hiers	
	59	US5909492	A	6/1/1999	Payne et al.	
	60	US5913203	A	6/15/1999	Wong et al.	
	61	US5914472	A	6/22/1999	Foladare et al.	
	62	US5915023	A	6/22/1999	Bernstein, Robert	

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. ~~Sheet 2 of 9~~ /AR/

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	63	US5917168	A	6/29/1999	Nakamura et al.	
	64	US5918216	A	6/29/1999	Miksovsky et al.	
	65	US5923734	A	7/13/1999	Taskett, John M	
	66	US5930767	A	7/27/1999	Reber et al.	
	67	US5930777	A	7/27/1999	Barber, Timothy P	
	68	US5949044	A	9/7/1999	Walker et al.	
	69	US5949876	A	9/7/1999	Ginter et al.	
	70	US5953710	A	9/14/1999	Fleming, Stephen S	
	71	US5956699	A	9/21/1999	Wong et al.	
	72	US5958004	A	9/28/1999	Helland et al.	
	73	US5960411	A	9/28/1999	Hartman et al.	
	74	US5963915	A	10/5/1999	Kirsch, Steven T	
	75	US5966697	A	10/12/1999	Ferguson et al.	
	76	US5970471	A	10/19/1999	Hill, Charles E	
	77	US5970472	A	10/19/1999	Allsop et al.	
	78	US5970473	A	10/19/1999	Gerszberg et al.	
	79	US5970475	A	10/19/1999	Barnes et al.	
	80	US5979757	A	11/9/1999	Tracy et al.	
	81	US5982293	A	11/9/1999	Everett et al.	
	82	US5983207	A	11/9/1999	Turk et al.	
	83	US5991413	A	11/23/1999	Arditti et al.	
	84	US5991748	A	11/23/1999	Taskett, John M	
	85	US5999914	A	12/7/1999	Blinn et al.	
	86	US6000832	A	12/14/1999	Franklin et al.	
	87	US6009412	A	12/28/1999	Storey, Thomas W	
	88	US6011487	A	1/4/2000	Plocher, Peter H	
	89	US6012143	A	1/4/2000	Tanaka, Hiroshi	
	90	US6014634	A	1/11/2000	Scroggie et al.	
	91	US6014635	A	1/11/2000	Harris et al.	
	92	US6014636	A	1/11/2000	Reeder, Kenneth Rodney	
	93	US6014646	A	1/11/2000	Vallee et al.	

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. ~~Sheet 3 of 9~~ /AR/

U.S. DEPARTMENT OF COMMERCE
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	94	US6014648	A	1/11/2000	Brennan, Sherry	
	95	US6014650	A	1/11/2000	Zampese, David	
	96	US6014748	A	1/1/2000	Tushi et al.	
	97	US6016482	A	1/18/2000	Molinari et al.	
	98	US6016484	A	1/18/2000	Williams et al.	
	99	US6018718	A	1/25/2000	Walker et al.	
	100	US6021943	A	2/8/2000	Chastain, Robert H	
	101	US6023510	A	2/8/2000	Epstein, Michael A	
	102	US6029147	A	2/22/2000	Horadan et al.	
	103	US6029150	A	2/22/2000	Kravitz, David William	
	104	US6029890	A	2/29/2000	Austin, Frank	
	105	US6029892	A	2/29/2000	Miyake, Susumu	
	106	US6032136	A	2/29/2000	Brake et al.	
	107	US6038292	A	3/14/2000	Thomas, Jerry S	
	108	US6038551	A	3/14/2000	Barlow et al.	
	109	US6041308	A	3/21/2000	Walker et al.	
	110	US6044360	A	3/28/2000	Picciallo, Michael J	
	111	US6058418	A	5/2/2000	Kobata, Hiroshi	
	112	US6061344	A	5/9/2000	Wood, Jr, Clifton W	
	113	US6061789	A	5/9/2000	Hauser et al.	
	114	US6064981	A	5/16/2000	Barni et al.	
	115	US6070150	A	5/30/2000	Remington et al.	
	116	US6070154	A	5/30/2000	Tavor et al.	
	117	US6076078	A	6/13/2000	Camp et al.	
	118	US6078906	A	6/20/2000	Huberman, Bernardo A	
	119	US6078908	A	6/20/2000	Schmitz, Kim	
	120	US6081790	A	6/27/2000	Rosen, Sholom S	
	121	US6088683	A	7/11/2000	Jalili, Reza	
	122	US6088717	A	7/11/2000	Reed et al.	
	123	US6088797	A	7/11/2000	Rosen, Sholom S	
	124	US6092198	A	7/18/2000	Lanzy et al.	

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Sheet 4 of 9

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	125	US6098053	A	8/1/2000	Slater, Alan	
	126	US6098879	A	8/8/2000	Terranova, Steven N	
	127	US6108641	A	8/22/2000	Kenna et al.	
	128	US6112191	A	8/29/2000	Burke, Bertram V	
	129	US6115458	A	9/5/2000	Taskett, John M	
	130	US6122625	A	9/19/2000	Rosen, Sholom S	
	131	US6125352	A	9/26/2000	Franklin et al.	
	132	US6141752	A	10/31/2000	Dancs et al.	
	133	US6163771	A	12/19/2000	Walker et al.	
	134	US6173269	B1	1/3/2001	Sokol et al.	
	135	US6173272	B1	1/9/2001	Thomas et al.	
	136	US6189787	B1	2/20/2001	Dorf, Robert E	
	137	US6213390	B1	4/10/2001	Oneda, Hideo	
	138	US6220510	B1	4/24/2001	Everett et al.	
	139	US6222914	B1	4/24/2001	McMullin, John L	
	140	US6227447	B1	5/8/2001	Campisano, Kurt M	
	141	US6248199	B1	6/19/2001	Smulson, Joel R	
	142	US6263316	B1	7/17/2001	Khan et al.	
	143	US6267292	B1	7/31/2001	Walker et al.	
	144	US6293462	B1	9/25/2001	Gangi, Frank J	
	145	US6315195	B1	11/13/2001	Ramachandran, Natarajan	
	146	US6325293	B1	12/4/2001	Moreno, Roland	
	147	US6327573	B1	12/4/2001	Walker et al.	
	148	US6330544	B1	12/11/2001	Walker et al.	
	149	US6336095	B1	1/1/2002	Rosen, Sholom S	
	150	US6353811	B1	3/5/2002	Weissman, Steven I	
	151	US6378073	B1	4/23/2002	Davis et al.	
	152	US6402026	B1	6/11/2002	Schwier, Andreas	
	153	US6427910	B1	8/6/2002	Barnes et al.	
	154	US6438235	B2	8/20/2002	Sims, III, J Robert	
	155	US6439455	B1	8/27/2002	Everett et al.	

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	156	US6445794	B1	9/3/2002	Shefi, Adam	
	157	US6483427	B1	11/19/2002	Werb, Jay	
	158	US6483477	B1	11/19/2002	Plonka, Robert J.	
	159	US6520542	B2	2/18/2003	Thompson et al.	
	160	US6587835	B1	7/1/2003	Treyz et al.	
	161	US6598024	B1	7/22/2003	Walker et al.	
	162	US6623039	B2	9/23/2003	Thompson et al.	
	163	US6636833	B1	10/21/2003	Flitcroft et al.	
	164	US6671358	B1	12/30/2003	Seidman et al.	
	165	US6747546	B1	6/8/2004	Hikita et al.	
	166	US6769718	B1	8/3/2004	Warther et al.	
	167	US6834270	B1	12/21/2004	Pagani et al.	
	168	US6851617	B1	5/8/2005	Saint et al.	
	169	US6853087	B2	2/8/2005	Neuhaus et al.	
	170	US6853894	B1	2/8/2005	Kolls, H Brock	
	171	US6853987	B1	2/8/2005	Cook, David P	
	172	US6857566	B2	2/22/2005	Wankmueller, John	
	173	US6859672	B2	2/22/2005	Roberts et al.	
	174	US6895310	B1	5/17/2005	Kolls, H Brock	
	175	US6994262	B1	2/7/2006	Warther, Richard O	
	176	US7003501	B2	2/21/2006	Ostroff, Maurice	
	177	US7069444	B2	6/27/2006	Lowensohn et al.	
	178	US7096204	B1	8/22/2006	Chen et al.	
	179	US7100821	B2	9/5/2006	Rasti, Mehran Randall	
	180	US7103575	B1	9/5/2006	Linehan, Mark Holmes	
	181	US7136835	B1	11/14/2006	Flitcroft et al.	
	182	US7213748	B2	5/8/2007	Tsuei et al.	
	183	USRE37822	E	8/27/2002	Anthonyson, Robert B	
	184	US20010034720	A1	10/25/2001	Armes, David	
	185	US20010049628	A1	12/6/2001	Icho, Robert	
	186	US20020026419	A1	2/28/2002	Maritzen, et al	

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	187	US20020046341	A1	4/18/2002	Kazaks, et al	
	188	US20020095298	A1	7/18/2002	Ewing, Christopher	
	189	US20030018567	A1	1/23/2003	Flitcroft, et al	
	190	US20030028481	A1	2/6/2003	Flitcroft, et al	
	191	US20030054836	A1	3/20/2003	Michot, Gerard	
	192	US20030055727	A1	3/20/2003	Walker, et al	
	193	US20030130820	A1	7/10/2003	Lane, III, George H	
	194	US20030183699	A1	10/2/2003	Masui, Shoichi	
	195	US20030187786	A1	10/2/2003	Swift, et al	
	196	US20030195037	A1	10/16/2003	Vuong, et al	
	197	US20040006539	A1	1/8/2004	Royer, et al	
	198	US20040016796	A1	1/29/2004	Hann, et al	
	199	US20040039814	A1	2/26/2004	Crabtree, et al	
	200	US20040044627	A1	3/4/2004	Russell, et al	
	201	US20040083184	A1	4/29/2004	Tsuei, et al	
	202	US20050038718	A1	2/17/2005	Barnes, et al	
	203	US20050040272	A1	2/24/2005	Argumedo, et al	
	204	US20050119978	A1	6/2/2005	Ates, Fikret	
	205	US20050121512	A1	6/9/2005	Wankmueller, John	

FOREIGN PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	FOREIGN DOCUMENT NUMBER	COUNTRY CODE	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT
	1	0 484 726	EP	A1	5/13/1992	Andersson, Thorbjorn
	2	1 115 095	EP	A2	7/11/2001	Flitcroft, et al
	3	2 361 790	UK	A	10/31/2001	Arndt, et al
	4	2000011109	JP	A	1/14/2000	Kawan, Joseph
	5	00/049586	WO	A1	8/24/2000	Flitcroft, et al
	6	03/007623	WO	A3	1/23/2003	Berardi, et al
	7	97/009688	WO	A3	3/13/1997	Simon, Daniel R
	8	99/049424	WO	A1	9/30/1999	Flitcroft, et al

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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
	1	"Credit Card Offer Travelers New Benefit", PR Newswire, 08/05/1987
	2	"New Evidence about Positive Three-Tier Co-pay Performance Presented at Express Scripts 2000 Outcomes Conference", PR Newswire Association, Inc., 06/28/2000
	3	"Prestige Credit Cards: Those Pricey Plastics", Changing Times, 04/1986
	4	"Shell Introduces Optional Credit Card", The Associated Press, 09/03/1985
	5	"Shell Introducing Expanded 'Signature' Credit Card", Tulsa Business Chronicle, 09/05/1985
	6	"Shell-Oil: Introduces Shell Signature Travel and Entertainment Credit Card", Business Wire, 09/03/1985
	7	"The Chase Manhattan Bank Today Announced a Comprehensive Program to Enhance the Value of All its Credit Cards", PR Newswire, 12/18/1986
	8	American Express to offer disposable credit card numbers, CNN.com. U.S. News, www.cnn.com/2000/US/09/08/online.payments.ap/ , 09/08/2000
	9	American Express, Private Payments SM: A New Level of Security from American Express, American Express Website, Cards
	10	CAREY, GORDON, "Multi-tier Copay", Pharmaceutical Executive, 02/2000
	11	CRUMBAUGH, DARLENE M., "Effective Marketing Positions: Check card as consumer lifeline", Hoosier Banker, 04/1998, page 10, Vol. 82, Issue 4
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EXAMINER /Andrew Joseph Rudy/	DATE CONSIDERED 08/30/2008
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. ~~Sheet 8 of 9~~ /AR/

FORM PTO 1449 <i>(modified)</i> U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO. 03292.101090.17	APPLICATION NO. 10/710,567
	APPLICANT David Bonalle	
	FILING DATE July 21, 2004	GROUP 3687

10710567 - GAU: 3687

EXAMINER /Andrew Joseph Rudy/	DATE CONSIDERED 08/30/2008
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